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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 23, 2009 (use as many sheets as necessary)		Complete if Known	
		Application Number	10/825,440 Reissue
		Filing Date	04/14/2004
		First Named Inventor	Bruce BENT et al.
		Art Unit	3693
		Examiner Name	Jagdish Patel
		Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	K1	US - 5,220,501	06-15-1993	LAWLOR et al.	
	K2	US - 5,644,727	07-01-1997	ATKINS	
	K3	US - 6,119,093	09-12-2000	WALKER et al.	
	K4	US - 7,440,914	10-21-2008	JACOBSEN	
	K5	US - 2004/0177036	09-09-2004	NUTAHARA et al.	
	K6	US - 2006/0047593	03-02-2006	NARATIL et al.	
	K7	US - 2007/0271174	11-22-2007	BENT et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
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FOREIGN PATENT DOCUMENTS					
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	K8	12 C.F.R. Part 329 - Interest on Deposit, Source: 51 FR 10808, March 31, 1986, 5 Sheets.	
	K9	Merriam-Webster Online Dictionary, 10th Edition, Definition of "Associated", 2 Sheets.	
	K10	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," January 2000 4 Sheets.	
	K11	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.	

Examiner Signature	Date Considered
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